

How to Use Get Covered Illinois – The Official Health Marketplace to Enroll in Coverage

The Marketplace Open Enrollment Period begins on November 15, 2014 and lasts until February 15, 2015. During Open Enrollment, you can compare plans based on price, benefits, and other important features and enroll in a Marketplace plan for 2015. Starting now, you can shop for health insurance by starting at Get Covered Illinois. Follow these seven simple steps to use the Marketplace to buy the coverage that fits your budget and meets your needs.

1. Visit the Illinois Site

Use any computer or tablet device that has a connection to the internet to visit GetCoveredIllinois.gov and learn about new health coverage options that are available for you and your family. Here you will answer a few simple questions that will direct you to the right place to start an application. Using Get Covered Illinois helps you start in the right spot, which makes the application process faster.

If you need help, you can talk to someone for free about your coverage options. There are people near you that are available to meet face-to-face or over the phone for free. You can speak with:

- **Navigators:** Trained specialists that are available to help answer your questions for free and find coverage for you or your family. Visit GetCoveredIllinois.gov to find one in your neighborhood. You can also call (866) 311-1119 to schedule an appointment.
- **Agent or Broker:** Licensed professionals who are registered with the Marketplace and can help recommend specific health insurance plans for your family. If you currently use an Agent or Broker, be sure to ask them if they are registered with the Marketplace. You can find one near you at GetCoveredIllinois.gov.

2. Create an Account

Based on your answers, you will be directed to the right place to create an account. You create an account by entering a username and password. Whether you are an individual, have a spouse or claim dependents, like your children, when you file your taxes every year, you only need to create one account for your family.

3. Gather Your Information

To buy health insurance through the Marketplace and find out if you can receive financial help, it is helpful to have your Social Security number, employer and income information, and tax information. Examples of documents that have this information include a Social Security card, paystubs, W-2 forms and other tax forms.

4. Apply for Insurance Health Coverage, Free Help is Available

You can now begin your application. If you need help, a Navigator, Agent or Broker can help you understand your plan options and fill out an application in person or over the phone for free. Find one near you at GetCoveredIllinois.gov or call the toll-free Help Desk at (866) 311-1119, open seven days a week from 8 a.m. to 8 p.m.

Medicaid is a health insurance program that provides coverage at little or no cost. If some people in your family are able to get Medicaid and others cannot, you still only have to fill out one application for your family. The Marketplace and Medicaid will work together to make sure your application gets to the right place.

5. Find Out What Financial Help You Can Get

You will then find out if you are eligible for any financial help to lower your costs. If you apply through the Marketplace, the website will tell you if you are able to get a financial help to lower the premiums and out-of-pocket costs of on your coverage. If you apply for Medicaid, you will be notified of your eligibility in the mail.

6. Compare Plans

On the Marketplace website, you can compare different health insurance plans and costs side-by-side to find an option that fits your budget and needs before you choose a plan to enroll in. If you need help, a Navigator, agent or broker can help you understand your coverage options for free. Find one near you at GetCoveredIllinois.gov or call the toll-free Help Desk at (866) 311-1119, open seven days a week from 8 a.m. to 8 p.m.

7. Enroll

Once you choose the plan that is best for you and your family, it's time to enroll. If you enroll by December 15, 2014, your coverage will start January 1, 2015. The last day to enroll through the Marketplace during the initial Marketplace Open Enrollment Period is February 15, 2015 Medicaid is open for enrollment year round.

You don't have to do it alone, find free in-person help by talking to trained specialists near you at GetCoveredIllinois.gov. You can also schedule an appointment by calling the Help Desk at (866) 311-1119.